Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in this application:

Claim 1 (currently amended): A computer program productreadable medium having a plurality of program steps to be executed on a computer comprising computer instructions to receive and route credit application information, said program productinstructions comprising:

means executable instructions for receiving a credit application from at least one remote application input location;

<u>executable instructions means</u> for selectively forwarding said received credit application to <u>one or more a plurality of funding sources;</u>

<u>executable instructions means</u>-for receiving a funding decision from said one or more <u>plurality of funding sources;</u>

<u>executable instructions</u> means-for receiving content from said one or more plurality of funding sources; and

<u>executable instructions means</u> for delivering said content to said at least one remote application input location.

Claim 2 (currently amended): A computer program product readable medium as in claim 1, further comprising:

means-executable instructions for receiving from said <u>plurality of one or more</u> funding sources content targeted to select one(s) of said at least one remote application input location; and;

<u>executable instructions means</u> for delivering said targeted content to said select one(s) of said at least one remote application input location.

Claim 3 (currently amended): A computer <u>readable medium program product</u> as in claim 1, wherein content is selected from the group consisting of product information, new and used vehicle RATE PROGRAM pricing and announcement messages.

Claim 4 (currently amended): A computer <u>readable medium program product</u> as in claim 1, further comprising <u>executable instructions means</u> for generating at least one defined group of said <u>plurality of one or more</u> funding sources wherein said content is delivered to said at least one defined group.

Claim 5 (currently amended): A method for receiving and routing credit application information, comprising the steps of:

receiving a credit application from at least one remote application input location;

selectively forwarding said received credit application to <u>a plurality of one or more</u> funding sources;

receiving a funding decision and content from said <u>plurality of one or more</u>-funding sources;

receiving content from said <u>plurality of one or more</u>-funding sources; and delivering said content to said at least one remote application input location.

Claim 6 (currently amended): A method as in claim 5, further comprising the steps of:

receiving from said <u>plurality of one or more</u>-funding sources content targeted to select one(s) of said at least one remote application input location; and;

delivering said targeted content to said select one(s) of said at least one remote application input location.

Claim 7 (original): A method as in claim 5, wherein said content is selected from the group consisting of product information, new and used vehicle RATE PROGRAM pricing and announcement messages.

Claim 8 (currently amended): A method as in claim 5, further comprising the steps of designating at least one defined group of said <u>plurality of one or more</u> funding sources and delivering said content to said at least one defined group.

Claim 9 (currently amended): An apparatus for receiving and routing credit application information, comprising:

a processor configured to:

- <u>a network device to receive a credit application from at least one remote application input location and deliver content to said at least one remote application input location;</u>
- <u>a processor configured to selectively forward said received credit application to a plurality of one or more funding sources; and</u>
- <u>a communications interface to receive at least one of a funding decision and said content</u> from said <u>plurality of one or more funding sources.</u>;

receive content from said one or more funding sources; and

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deliver said content to said at least one remote application input location.

Claim 10 (currently amended): An apparatus as in claim 9, wherein-said processor is further configured to:

said communications interface is further configured to receive from said plurality of one or more funding sources content targeted to select one(s) of said at least one remote application input location; and;

said network device is further configured to deliver said targeted content to said select one(s) of said at least one remote application input location.

Claim 11 (original): An apparatus as in claim 9, wherein said content is selected from the group consisting of product information, new and used vehicle RATE PROGRAM pricing and announcement messages.

Claim 12 (currently amended): An apparatus as in claim 9, wherein said processor is further configured to generate at least one defined group of said <u>plurality of one or more funding</u> sources and <u>said communications interface is further configured to distribute said content to said at least one defined group.</u>